Medicare Prescription Drug Coverage – 2008 Federal Low-income Subsidy / State Wrap Benefit

The chart below shows cost-sharing for Medicare Prescription Drug Coverage (Medicare Part D) for MaineCare and Low Cost Drug for the Elderly and Disabled (DEL) Members. The information on the chart is not all-inclusive. There are important conditions upon which the State will provide wrap benefits to MaineCare and DEL Members.

Most DEL Members with Medicare are eligible for and enrolled in the Medicare Savings Program and are deemed eligible for Medicare Part D Low-income Subsidy Assistance*.

Monthly Premium		Annual Deductible	
Federal Low-income Subsidy	State Wrap Benefit	Federal Low-income Subsidy	State Wrap Benefit
\$0	N/A	\$ 0	N/A

Co-payment / Co-insurance				
Federal Low-income Subsidy	State Wrap Benefit			
Duals who are Residents of NF: \$0 All Others Based on Income: <100%FPL \$1.05 / \$3.10 co-payment >100%FPL \$2.25 / \$5.60 co-payment	Exempt from MaineCare co-payments [refer to MaineCare Benefits Manual 1.09-2 A-K] and Residents of Residential Care Facilities Level I - IV: 100% co- payments			
	All others: 100% generic drug co- payments; 50% of brand name drug co- payments (reduced to \$1.55 or \$2.80)			

Coverage Gap		Catastrophic Benefit	
Federal Low-income Subsidy	State Wrap Benefit	Federal Low-income Subsidy	State Wrap Benefit
No gap	N/A	No cost share after total drug expenses reach out-of-pocket threshold of \$4,050	N/A

^{*}Deemed Eligible for LIS include: Dual – a person who has both Medicare/MaineCare, including Medicare Savings Programs (QMB, SLMB, QI); SSI only (vast majority of SSI recipients in Maine are Duals). DEL Members with Medicare who are not enrolled in Maine's Medicare Savings Programs may be eligible wrap benefits to help pay the Medicare Part D monthly premium, annual deductibles and other costs. Contact the DHHS Pharmacy HelpDesk for details: 1-866-796-2463 (TTY 1-800-423-4331).